Remarks/Arguments

A. Pending Claims

Claims 1-39 were rejected. Claims 4, 6-9, 11-13, 17, 19-22, 24-26, 30, 32-35, and 37-39 have been canceled. Claims 1, 5, 10, 14, 18, 23, 27, 31, and 36 have been amended. Claims 40-48 have been added. Claims 1-3, 5, 10, 14-16, 18, 23, 27-29, 31, 36, and 40-48 are pending.

B. The Claims Are Not Obvious Over Perlman et al. Pursuant to 35 U.S.C. § 103(a)

The Examiner rejected claims 1-39 under 35 USC §103(a) as obvious over U.S. Patent No. 5,742,820 to Perlman et al. (hereinafter "Perlman"). Applicant respectfully disagrees with the rejection.

To reject a claim as obvious, the Examiner has the burden of establishing a *prima facie* case of obviousness. *In re Warner*, 154 U.S.P.Q. 173, 177-78 (C.C.P.A. 1967). To establish a *prima facie* obviousness of a claimed invention, all claim limitations must be taught or suggested by the prior art. *In re Royka*, 490 F.2d 981, 180 U.S.P.Q. 580 (C.C.P.A. 1974); MPEP § 2143.03.

Amended claim 1 recites:

1. A method of configuring a dynamic database packageset switching program comprising:

   obtaining a database, wherein the database comprises processing parameter values used in processing financial transactions, wherein each processing parameter is associated with a predetermined financial transaction;

   entering a key value in a first field of a template displayed on a display screen of a monitor coupled to an FSO computer system, wherein the key value identifies information needed to process a financial transaction;

   entering a database identifier in a second field of the template displayed on the display screen, wherein the database identifier comprises a database location of processing

8

parameters used to process the financial transaction identified by the key value entered in the first field; and

storing the entered key value and the database identifier in a first memory coupled to the FSO computer system.

Support for the amendments to claim 1 may be found in Applicant's specification. For example, Applicant's specification states:

> In one embodiment, a program executing on an FSO computer system may provide a user interface that may allow a user of the program to construct key definitions for building the processing key values used in locating processing parameters in the FSO system database. The key definitions may be constructed by selecting one or more data elements to be included as key elements in the key definition. The data elements may be displayed for selection in the graphical user interface. The user interface may also provide a method for specifying a sequence in which the key elements will appear in the key definition. The key definitions may be stored in the database in the FSO system. In one embodiment, the key definitions may be stored in a key definition table in the database.
>
> In one embodiment, a program executing on an FSO computer system may provide a user interface that may allow a user of the program to enter processing parameter values and key values. The processing parameter values may be configured for use during the processing of data, including FSO transactions, in the FSO computer system. The key values may be configured for use in locating the processing parameters in the FSO computer system. In one embodiment, processing parameter values and key values may be stored in a dynamic database packageset switching table in the database, with one row in the table including one or more fields for storing a key value and one or more fields for storing database identifier values associated with the key value. In one embodiment, there may be one dynamic database packageset switching table in the database for each processing parameter in the FSO system, with each row in the table including one unique key value for the key definition for the processing parameter, and each row also including the database identifier values locatable using the unique key value. In one embodiment, a key definition may be used to format the user interface for entering key element values. A key element value may be entered for each key element in the key definition, and the key element values may be combined to construct a key value.
>
> (Specification, page 7, line 22 - page 8, line 9)

Applicant's claims are directed to a method of configuring a dynamic database packageset switching program. Such a program is used to dynamically determine the location of

processing parameters used to process financial transactions. Claim 1, for example, is directed to a method of preparing and storing information that associates a key value with a specific database identifier. The key value identifies the financial transaction that is being processed. For example, Applicant's specification states:

> A combination of data elements used to determine the value of a processing parameter may be referred to as a key definition for the processing parameter. The combination of data element values constructed from the key definition may be referred to as a key value. For example, a software program for processing credit card transactions for a credit card institution may use the credit card issuer and card type to determine the database identifier.
> (Specification, page 4, lines 1-6)

Key values are therefore derived from information that is part of the financial transaction. By analyzing information submitted with a financial transaction the dynamic database packageset switching program dynamically determines the information needed to process the transaction. These key values are used to determine the location of additional data that is used to process the financial transaction. Applicant's claims are directed to a way of configuring a dynamic database packageset switching program to obtain the required data based on the key values entered in the financial transaction.

Perlman does not appear to teach or suggest the features of amended claim 1. Perlman appears to be related to a method of synchronizing information between databases. For example, Perlman states:

> The invention comprises a mechanism for efficiently synchronizing the contents of databases stored on nodes of a computer network to ensure that those contents are consistent. Generally, the mechanism comprises a database identifier generated by a node of the computer network and distributed to other receiving nodes coupled to the network. The database identifier is uniquely representative of the contents of the distributing node's database and the receiving nodes compare this unique identifier with their own generated database identifiers to determine if the identifiers, and thus their databases, are consistent and synchronized.
> In the illustrative embodiment described herein, the identifier is uniquely representative of a complete sequence numbers packet (CSNP) pertaining to the

contents of a link state packet (LSP) database of the distributing node, e.g., a designated router. Specifically, the designated router generates the database identifier from the entire CSNP and periodically broadcasts that identifier, rather than the CSNP itself, to the receiving nodes, i.e., routers, on the network, such as a local area network (LAN). The database identifier is preferably generated from a cryptographic message digest algorithm configured to transform the contents of the CSNP into a unique, fixed-length digest "signature" whose contents are substantially less than those of the CSNP; accordingly, transmission of the database identifier in lieu of the CSNP optimizes both the use of computational resources within the receiving routers and bandwidth on the LAN.

Upon receiving the database identifer, the routers process that identifier to determine whether any discrepancies arise and if so, those routers may request copies of the entire CSNP. That is, each receiving router initially calculates an identifier based on the contents of its LSP database and then compares the calculated identifier with the database identifier received from the designated router. A receiving router whose calculated database identifier conforms to the received database identifier need only store that latter identifier of the CSNP. If the calculated identifier is different, the receiving router may request the CSNP to resolve any differences in its database. Significantly, the designated router transmits the actual CSNP only in response to a change in the database or a request from another router.

(Perlman, col. 3, line 61 - col. 4, line 34)

Perlman does not appear to teach or suggest associating a key value with a database identifier. Key values of Applicant's claims are obtained from a specific financial transaction and are used to identify information needed to process the transaction. Applicant submits that Perlman does not appear to teach or suggest the use of a key value for identifying specific data in a database. Applicant respectfully requests that the Examiner particularly indicate where Perlman teaches this feature.

Furthermore, Perlman describes the use of database identifiers that are "uniquely representative of the contents of the distributing node's database and the receiving nodes compare this unique identifier with their own generated database identifiers to determine if the identifiers, and thus their databases, are consistent and synchronized." Applicant submits that the "database identifiers" described in Perlman do not appear to comprise "a database location of processing parameters." Instead, they appear to represent the state of the database at a specific time. The

11

identifiers appear to be a signal that may be used to identify when databases are identical or are not identical.

Applicant respectfully submits that claim 1 and the claims dependent from claim 1 are patentable over the Perlman.

Amended claim 14 states:

14. A carrier medium comprising program instructions, wherein the program instructions are executable by a computer system to implement a method of configuring a dynamic database packageset switching program, the method comprising:

> obtaining a database, wherein the database comprises processing parameter values used in processing financial transactions, wherein each processing parameter is associated with a predetermined financial transaction;

> entering a key value in a first field of a template displayed on a display screen of a monitor coupled to an FSO computer system, wherein the key value identifies information needed to process a financial transaction;

> entering a database identifier in a second field of the template displayed on the display screen, wherein the database identifier comprises a database location of processing parameters used to process the financial transaction identified by the key value entered in the first field; and

> storing the entered key value and the database identifier in a first memory coupled to the FSO computer system.

Applicant submits that, for at least the same reasons cited above, amended claim 14 and the claims dependent from claim 14 are patentable over Perlman.

Amended claim 27 states:

27. (Currently amended): A system comprising:
> a computer program;

> an FSO computer system;

a database, wherein the database comprises processing parameter values used in processing financial transactions, wherein each processing parameter is associated with a predetermined financial transaction;

wherein the computer program is executable on the FSO computer system to execute:

> entering a key value in a first field of a template displayed on a display screen of a monitor coupled to the FSO computer system, wherein the key value identifies information needed to process a financial transaction;

> entering a database identifier in a second field of the template displayed on the display screen, wherein the database identifier comprises a database location of processing parameters used to process the financial transaction identified by the key value entered in the first field; and

> storing the entered key value and the database identifier in a first memory coupled to the FSO computer system.

Applicant submits that, for at least the same reasons cited above, amended claim 27 and the claims dependent from claim 27 are patentable over Perlman.

C.   <u>Additional Remarks</u>

Applicant submits that the claims are in condition for allowance. Favorable reconsideration is respectfully requested.

Applicant respectfully requests a one-month extension of time to respond to the Office Action dated January 28, 2004. A fee authorization form in the amount of $110.00 is enclosed for the extension of time fee. If any further extension of time is required, Applicant hereby requests the appropriate extension of time. If any fees are inadvertently omitted or if any additional fees are required or have been overpaid, please appropriately charge or credit those fees to Meyertons, Hood, Kivlin, Kowert & Goetzel Deposit Account No. 50-1505/5053-31101/EBM

Respectfully submitted,

Mark R. DeLuca
Reg. No. 44,649

Patent Agent for Applicants

MEYERTONS, HOOD, KIVLIN, KOWERT & GOETZEL, P.C.
P.O. Box 398
Austin, TX 78767-0398
(512) 853-8800 (voice)
(512) 853-8801 (facsimile)

Date: _5 | 18 | 04_____